



Legal Issues

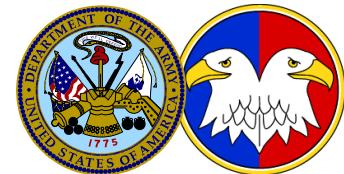


Objectives

- Powers of Attorney
- Wills
- Servicemembers Civil Relief Act (SCRA)



Powers of Attorney



- **General POAs**- grants broad powers and authority to the attorney-in-fact
- **Special POAs**- power or authority given is limited and specifically described in the instrument



Using a POA



- License/register vehicle
- Handle some legal proceedings
- Financial transactions/pay inquiries
- Possess or move household goods
- Sign for military ID Cards
- Legal and Medical Care for children/guardianship/parents/spouses



Considerations of a POA



- **General POAs are not always needed**
- **Ask businesses if they will accept a POA**
 - * **There is no requirement for an organization or individual to accept a POA.**
- **Revoke a POA by giving notice and destroying the original document**



Wills



- **What is a last will and testament?**
- **Who needs a will?**
- **How to get a will?**



Wills (continued)



- **When should you execute a will?**
- **What property is exempt from a will?**
- **When should you review your will?**
- **Other types of wills**



Servicemembers Civil Relief Act (SCRA)



- Civil Court Proceedings
- Credit Card Debt Reduced to 6%

Interest

- Eviction From Housing Lease
- Taxes
- Termination of Residential Lease
- Termination of Auto Leases



Using the SCRA



**Invoke the SCRA for commercial
transactions by:**

- **sending written notice to lenders**
- **including the Soldier's orders**



Summary



- Powers of Attorney
- Wills
- SCRA